



Iowa Retirement Investors' Club (RIC) 457/401a Plans

Look *forward* to retirement!

RIC At-A-Glance

ABC Program basics

The Iowa Retirement Investors' Club (RIC) 457/401a program is an employer-sponsored supplemental retirement savings benefit that provides an easy way for you to save a portion of current wages for future income needs. RIC contains two plans: a 457 plan to hold employee contributions and a 401a plan to hold employer match contributions and assets rolled in from other eligible retirement plans (IRAs, 401ks, 403bs, etc.).

RIC Participants enjoy:

- An easy way to save through automatic payroll deductions
- Tax advantages such as options for pretax and post-tax Roth contributions, tax-deferred/tax-free growth, and a Savers Tax Credit of up to \$2,000, if qualified
- Diversified, low to no-cost investment options*
- An employer match benefit of up to \$75/month. Matching contributions are deposited into your selection of investments in a 401a account
- An additional source of retirement income
- No penalties, restrictions, or vesting requirements for transfers and eligible distributions



Providers & Investments

RIC participants have access to investment experts (at no extra cost) to explain investment options and help you design a customized retirement savings plan specific to your savings and investment needs. A list of local advisors for each provider is available online at <http://ric.iowa.gov/providers/active.html>. Many independent advisors can represent one or more RIC providers.



RIC offers over 125 diversified funds* ranging from conservative fixed rate options to higher risk variable rate or "mutual" funds (including index funds). Alternative investment options such as target-date, global bond, total US stock market, emerging markets, & real estate funds, as well as a self-directed brokerage option, provide the investment variety necessary to meet any investor's style. There are no annual contract fees or transaction fees for transfers between investments and providers.



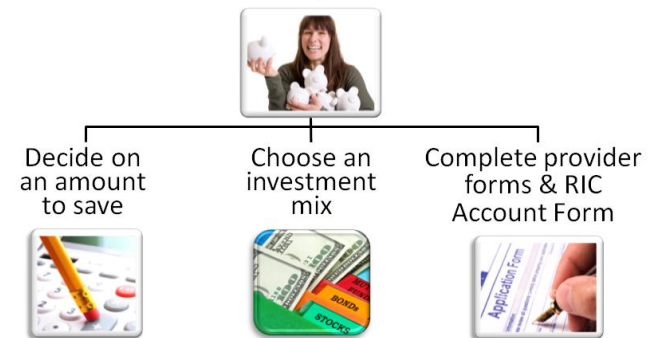
You may review your accounts and/or make changes to your investment options online, by phone, or with an advisor at any time.



How to Enroll

The best time to enroll is NOW! Enrollment is year-round. Options for enrollment include meeting with a RIC provider representative (no additional cost), requesting a kit by mail, or using a provider's online resources (if available). The provider has everything you need! Provider contact information is available on the reverse side. Don't struggle through the enrollment process alone; ask your RIC provider to help!

Choose a provider



The *Investment Provider Interview* (<http://ric.iowa.gov/forms.html>) gives sample questions to ask a provider to get a feel for their products and services. If your co-workers participate in RIC, you may want to ask if they could recommend a RIC provider or representative.

Program information

For additional information, contact a RIC provider directly (see reverse side) or visit the RIC website at <http://ric.iowa.gov>. The RIC website gives access to resources such as historical fund performance; fixed rates, provider websites, RIC forms, plan documents, and program education on-demand.



If you still have questions, contact RIC at 866 460-4692. Take advantage of this great employee benefit and have more reasons to look *forward* to retirement!

* RIC does not give investment advice. Investments are not guaranteed by the State of Iowa or the US Government and are not FDIC insured. Fixed rates are insured by the issuing investment provider.

Investment Options

		Hartford 800-528-9009 https://retire.hartfordlife.com/iowa401-457/index.html	Horace Mann 877-602-1861 www.horacemann.com/iowa	ING 800-555-1970 www.ingretirementplans.com/custom/iowa	Security Benefit 800-888-2461 x2403 www.securitybenefit.com/iowa	TIAA-CREF 888-877-1446 http://enroll.tiaa-cref.org/iowa/	VALIC 800-945-6763 www.valic.com/iowa
Goal	Type						
Safety	Fxd Rate	Hartford General Account	Symetra Daily Value Fixed Acct	ING Fixed Account	Fixed Account	TIAA Traditional Ret Annuity	Fixed Interest Option
	Money Mkt	Hartford Money Market HIAXX	Delaware Cash Reserve DCSXX	ING Money Market ATNXX	Amer Cent Prime Money Mkt BPRXX	CREF Money Market VA	Am Cent Cap Preserv MMkt CPFXX
Fixed Income	Inter-Term Hi-Qual-Core Bond	Hartford Tot Ret Bond HLS HIABX PIMCO Tot Return Admin PTRAX Goldman Sachs Gov Inc GSGOX	T Rowe Price New Income PANIX	ING PIMCO Total Return IPTSX ING US Bond Index Port ILABX	PIMCO Total Return PTTAX	CREF Bond Market VA	PIMCO Total Return PTTAX
	High Yield	Goldman Sachs High Yield GSHAX	Franklin High Income FHIRX	Am Fds High Income Trust RITEX	Franklin High Income FHIRX	TIAA-CREF High Yield TIHRX	Franklin High Income FHAIX
	Treas Bond(TIPS)	PIMCO Real Return Admin PARRX	Am Cent Infla-Adjusted Bond AIAVX	Am Cent Infla-Adjusted Bd ACITX ING Ltd Maturity Bond Port LMBX	Amer Cent Infla-Adjusted Bd AIAVX	CREF Inflation-Linked Bond VA	Amer Cent Infla-Adjusted Bd ACITX
	Optional	Vanguard Tot Bd Mkt Index BVTSX Dreyfus Bond Mkt Index DBMIX Am Fds Capital World Bond RCWEX	Victory Fund for Income GGIFX Dreyfus Bond Mkt Index DBMIX Am Fds Capital World Bond RCWEX	ING GNMA Income LEINX Templeton Global Bond TPINX.IW	Dreyfus Bond Market Index DBMIX Amer Cent Govt Bond ABTAX Templeton Global Bond TPINX	Templeton Global Bond TPINX	
Balanced	Traditional	Oakmark Equity & Income OAKBX	Janus Balanced JABRX	Amer Fds Amer Balanced RLBEX ING T Rowe Price Cap Apprec ITRAX	Invesco VanKampen Eq & Inc ACEIX Amer Fds Income Fd of Am RIDEX	Amer Fds Amer Balanced RLBEX	Amer Fds Amer Balanced RLBEX
	Lifecycle	BlackRock LifePath (2020, 30, 40, 50, Ret) STLX, STLDX, STLEX, STLFX, STLAX	T Rowe Price Ret (2005, 10, 15, 20, 25, 30, 35, 40, 45, 50, 55, Inc) PARIX, PARGX, PARAX, PARHX, PARBX, PARUX, PAROX, PARQX, PARDX, PARLX, PARFX, PAROX	ING Index Solution (Inc, 2015, 25, 35, 45, 55) ISKX, ISASX, ISDSX, ISESX, ISISX, ISSX	T Rowe Price Ret (2010, 20, 30, 40, 50, Inc) RRTAX, RRTBX, RRTCX, RRTDX, RRTFX, RRTIX	TIAA-CREF Lifecycle (2010, 15, 20, 25, 30, 35, 40, 45, 50, 55, Ret Inc) TLFRX, TLURX, TCLFX, TCLIX, TCLTX, TCLPX, TCLNX, TCLRX, TCLQX, TTRFX, TTRIX	Amer Cent LIVSTRNG (Inv, 2015, 25, 35, 45) ARTOX, ARFIX, ARWIX, ARYIX, AROIX
	Global			Janus Balanced JABAX Pax World Balanced PAXWX	BlackRock Global Allocation MDLOX	Amer Fds Capital Income Bldr RIREX	
Large-Cap Stocks	LC Index	Vanguard 500 Index VIFSX	Nuveen Equity Index FAEIX	ING Russell LC Index IRLCX	Vanguard S&P 500 Index VIFSX	TIAA-CREF S&P500 Index TRSPX	SSgA S&P 500 Index SVSPX
	LC Value	Eaton Vance LCV EHSTX Hartford Div & Gro HLS HIADX	Am Fds American Mutual RMFEX	Pioneer Equity Income PEQIX.IW	BlackRock Equity Dividend MDDVX	Eaton Vance LCV EHSTX	BlackRock Eq Dividend MDDVX
	LC Blend			Amer Fds Fundam Investors RFNEX		CREF Stock VA	
	LC Growth	American Century Growth TWCGX Hartford Cap Apprec HLS HIACX	MFS Mass Investors Growth MIGHX	American Century Growth TWCGX	T. Rowe Price Blue Chip Gro PABGX	T Rowe Price Institutnl LCG TRLGX	MFS Mass Investors Growth MIGHX
Mid-Cap Stocks	MC Index	Vanguard MC Index VMISX	Nuveen MC Index FDXAX	ING Russell MC Index IRMCX	Vanguard MC Index VMISX	Columbia MC Index NMPAX	Dreyfus MC Index PESPX
	MC Value	Artisan MCV ARTQX	Victory Established Value GETGX	Columbia MCV Opportun RMCVX	Guggenheim MCV SEVAX	TIAA-CREF MCV TRVRX	Ridgeworth MCV SMVTX
	MC Blend	RS Value RSVAX		CRM MCV CRMMX			
	MC Gro	Munder MC Core Growth MGOYX	TCW Growth Equities TGDNX	ING FMR Divers MC Portf IFDMX	Amer Century Heritage ATHAX	Jennison MCG PEGZX	Amer Century Heritage TWHIX
Sm-Cap Stocks	SC Index	Vanguard SC Index VSISX	Nuveen SC Index FMDAX	ING Russell SC Index IRSX	Dreyfus SC Stock Index DIISX	TIAA-CREF SC Blend Index TRBIX	Dreyfus SC Stock Index DIISX
	SC Value	American Century SCV ASVIX	Royce Special Equity RSEFX	ING Am Cent S-MCV Port IASSX	Wells Fargo Advantage SCV SMVAX	Columbia SCV CSCZX	Invesco VanKampen SCV VSCAX
	SC Blend			Lord Abbett SCV LRSOX.IW			
	SC Growth	Baron SC BSCFX	JP Morgan SCG PGSGX	Invesco SCG GTSAX.IW	Invesco SCG GTSAX	Jennison SC PSCZX	Legg Mason Partners SCG SASMX
Tot US Stk Index		Vanguard Total Stock Index VTSSX	Wilshire 5000 Index Portf WFIW	Vanguard Total Stock Index VITSX.IW	Vanguard Total Stock Index VTSSX	CREF Equity Index VA	T Ro Price Tot Eq Mkt Index POMIX
Global/International	World	Am Fds Cap World Gro & Inc RWIEX Dreyfus Intl Stock Index DIISX Amer Fds EuroPacific Gro REREX Janus Overseas JIGRX MFS Intl Value MINGX	Am Fds Cap World Gro & Inc RWIEX Amer Fds EuroPacific Gro REREX BlackRock Intl Index MDIIX	Am Fds Cap World Gro & Inc RWIEX ING International Index INTIX Amer Fds EuroPacific Gro REREX Dodge & Cox Intl Stock DODFX	Am Fds Cap World Gro & Inc RWIEX Dreyfus Intl Stock Index DIISX Amer Fds EuroPacific Gro REREX Janus Overseas JIGRX Mutual Global Discovery TEDIX	Nuveen Tradewinds Global NWGRX TIAA-CREF Intl Equity Index TRIEX Thornburg Intl Value TIVRX	Am Fds Cap World Gro & Inc RWIEX Dreyfus Intl Stock Index DIISX Amer Fds EuroPacific Gro REREX
	Emerg Mkts	Oppen Developing Mkts ODVYX	American Fds New World RNWEX	Lazard Emerg Mkts Equity LZOEX	Oppen Developing Mkts ODMAX	Lazard Emerg Mkts Equity LZOEX	
	Sector	Invesco Real Estate IARIX Neub Berman Soc Respons NBSTX	Nuveen RE Securities FREAX CNI Charter Social Respons AHRAX	ING Clarion RE Portfolio IVRSX Neub Berman Soc Respons NBSTX	Vanguard REIT Index VGRSX Neub Berman Soc Respons NBSTX	TIAA Real Estate VA Social Choice Equity TRSCX	Invesco Real Estate Inst IARIX Neub Berman Soc Respons NBSTX
Alternative	SDBA	Schwab PCRA - \$50/yr	None	TD Ameritrade - \$50/yr	TD Ameritrade - \$50/yr	Brkg Svcs Pension SDA - \$40/yr	Schwab PCRA - \$50/yr
	Total fee range*	.06%-1.42%	.24%-1.39%	.16% - 1.59%	.15% - 1.56%	.20% - 1.49%	.23% - 1.44%

* Fees do not apply to fixed rate accounts. Fees only apply to variable rate fund investments and are annualized and reflected in your returns. RIC investments have no surrender charges or annual contract fees.

Retirement Investors' Club (RIC)

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Iowa Department of Administrative Services ▪ Des Moines, IA ▪ 866-460-4692 (toll free) ▪ <http://ric.iowa.gov>